

THE EDITOR



Preparedness = Readiness = This Issue!

If you haven't looked closely at the Coast Guard Reserve emblem lately, take a look at it right now! It's at the top of this page. You'll notice within our CGR emblem are the words: Professionalism, Patriotism and PREPAREDNESS. Yes, preparedness! I equate Preparedness with Readiness – and Readiness is what this issue is all about.

Are you ready for the days, months and years ahead — personally, professionally and for your service in the Coast Guard Reserve? If you can answer a resounding "Yes," then congratulations — my hat is definitely off to you. However, if you're like many of us, the demands of day-to-day life can crowd out our long-range planning and foil even our best intentions of being ready at a moment's notice. If you think you're ready, perhaps this issue will shed light on some areas that need work. If you're not ready, you can use this issue as your personal readiness launch pad. Whatever camp you fall into, I hope this issue will serve as both a reference and motivating tool.

From our columnists, RADM Acton and MCPO Sherrill, to our articles about contingency benefits, training and family assistance – I believe it gives a fairly comprehensive look at various things to think about when getting ready for that probable call to active duty. Going over the mobilization checklists are a good way to gauge your personal readiness.

Special thanks to LT Rich Lavigne and LT Melissa Cohen who penned or revised many of the articles you'll read here.

When you think about it, readiness is really just another word for our Service motto – Semper Paratus – Always Ready!

— ED.

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Address Changes:

SELECTED RESERVISTS (SELRES):

Please use Direct Access https://hr.direct-access.us or send your address change to your unit SPO.

Individual Ready Reservists (IRR):

Please contact the IRR PERSRU at the following:
Officers: arl-dg-cgpcr01@uscg.mil
Enlisted: arl-dg-cgpcirr@uscg.mil
or call 1-866-735-3897

RETIRED RESERVISTS:

Please send e-mail to
Personnel Service Center (ras) at:
psc-dg-ras@uscg.mil
or call 1-800-772-8724



54 1 s s u e 6-07

Special Issue: Mobilization and Readiness Guide

View from the Bridge	4
Title 10 vs. Title 14	5
New CGR Mobilization Policy	6
The Trident of Readiness	8
Military ID Cards	9
Military Pay	10
Servicemember's Group Life Insurance	11
Medical and Dental	12
USERRA	13
ASQ / REAP	14
Training	15
Family Assistance	16
Mobilization Assessment Checklist	17
On Deck	

ALSO INSIDE: Special Pull-Out – the New Coast Guard Reserve Policy Statement

Readiness to Mobilize:

It's What We're All About!



By RADM John C. Acton, USCGR

Deputy Commander for Mobilization & Reserve Affairs, Atlantic Area

"For a healthy Reserve Force, all reservists must be ready (administratively) and trained for their role in a response. Experience is an invaluable training tool, but by relying so heavily on volunteers who serve multiple times, we limit the opportunity for other members to gain that experience."

he Reservist is always a good read, but few issues are as central to our Reserve Force as "Mobilization Readiness." Just as the three most important things in real estate are "location, location and location," the three most important things for our Reserve Force are "readiness, readiness and readiness!" It's the sole reason we exist — to be ready to mobilize when called. Clear and simple, there should be no confusion here!

Since 9/11, our operational tempo has been unprecedented, and we have mobilized reservists for three major events: 1) to secure the homeland immediately following 9/11; 2) to support OPERATION IRAQI FREEDOM; and 3) to respond to Hurricane Katrina. Ours is an operational Reserve, in which the Reserve Force will be directed to surge forces to support real-world operations more frequently than has been the rule in the past. Consequently, we must be ready at all times.

While the Reserve has been called on to serve a lot during the past six years, we have relied on reservists to voluntarily step forward to fill gaps in the Coast Guard workforce. Though this speaks highly of the commitment of our citizen-sailors to protect the homeland, we may have unintentionally become overly reliant on volunteers. For a healthy Reserve Force, all reservists must be ready (administratively) and trained for their role in a response. Experience is an invaluable training tool, but by relying so heavily on volunteers who serve multiple times, we limit the opportunity for other members to gain that experience.

At the height of our Reserve mobilizations in 2003, over 67 percent of the Coast Guard Selected Reserve (SELRES) had served 12 months or more of involuntary active duty. Those active duty opportunities resulted in a robust and well-qualified Reserve Force. By December 2006, only 17 percent of our Coast Guard SELRES had served six months of involuntary active duty under Title 10, and another 50 percent had served zero time on involuntary active duty. In large part, our skills are atrophying!

To facilitate planning, the Coast Guard is working to recast its mobilization process so that there is more predictability about when

and where reservists will mobilize. This will help everyone — our reservists, their families and employers, as well as the Coast Guard — plan better for future mobilizations. Fundamentally, this means each reservist must be ready when the Coast Guard calls and that mobilization may well mean a true involuntary call to active duty, not an involuntary call to active duty with the member's consent.

To better align with DOD's recent Title 10 policy changes, we are working to promulgate policy which will do the following:

- · Limit involuntary recalls to 12 months.
- · Remove the 24-month cumulative cap.
- Require Assignment Officers to consider previous involuntary mobilization(s) before issuing orders.

Generally, involuntary recall orders will be issued for no more than 12 months. For those who mobilize in U.S. ports, this generally will be 12 months total time under orders, including leave and any individual preparation time. For those who mobilize OCONUS, this will generally mean 12 months "boots on the ground" in theater, with additional time for unit-wide training and added post-mobilization leave.

Consistent with DOD's new policy, Title 10 USC 12302 limits an individual mobilization order to 24 consecutive months. This means that a member can be recalled for more than 24 cumulative months in supporting the Global War on Terror (GWOT). In the future, Assignment Officers will factor in whether or not a member has served in the past under involuntary orders before issuing new orders. Nevertheless, each of us must be ready for the call.

We are communicating this now, without a new mobilization requirement, so that members can take personal and professional steps today to prepare for the coming months and years. We do not anticipate a specific mobilization event in the near term, but readiness for the GWOT means that we all must be ready to respond NOW — it's what the nation will expect when we're called.

Semper Paratus!



A MOBILIZATION CULTURE

By LT Richard J. Lavigne, CG-1311

Since 1973, when the first involuntary recall of 134 Coast Guard reservists was authorized to support flood response operations in the Midwest, the Coast Guard Reserve has mobilized with increasing frequency. These mobilizations, whether in support of the Global War on Terror (GWOT) or in response to a natural disaster, are an essential mechanism to provide adequate numbers of trained personnel to an operational commander. The Reserve Component must be ready at any time to answer the call. Because no one can predict the future, it is impossible to forecast the number of times a reservist may be involuntarily called to active duty over the course of a career.

There are two main authorities in the U.S. Code, Title 10 and Title 14, under which Coast Guard Reservists may be involuntarily or voluntarily mobilized. There are three key differences between Title 10 and Title 14: who can initiate the recall, what the recall is in response to and the limitations on how long a reservist can be recalled to active duty.

TITLE 10

Title 10 of the U.S. Code generally governs the Department of Defense (DOD) and contains provisions that authorize the president to call up members of the Reserve Components, including the Coast Guard Reserve and the National Guard for defense contingencies. The president declared a National Emergency following the attacks of Sept. 11, 2001, documented in Presidential Proclamation No. 7463. That proclamation has been extended every year since 2001 allowing the involuntary recall of military members in support of OPERATION NOBLE EAGLE, OPERATION ENDURING FREEDOM and OPERATION IRAQI FREEDOM. Activation under this type of orders are considered "contingency orders" and issued under the authority of 10 USC 12302 (involuntary) or 10 USC 12301(d) (voluntary). These orders are often referred to as "Title 10" orders. Members who were activated in support of these operations are entitled to contingency benefits including the Reserve Educational Assistance Program (Chapter 1607 GI Bill). In order to more closely align with DOD policy, involuntary mobilization orders will not generally exceed 12 months.

TITLE 14

The Secretary of Homeland Security under section 712 of Title 14 of the U.S. Code, which governs the Coast Guard, can also involuntarily mobilize members of the Coast Guard Reserve. That provision of the law authorizes the Secretary to involuntarily recall reservists in anticipation of, or in response to domestic emergencies, both natural and man-made. This authority is typically utilized for hurricane response and other short-term emergencies. Duty on Title 14 shall not exceed 60 days per four-month period or 120 days per two-year period. Even though these orders are involuntary, they are not considered "contingency orders" and carry no special entitlements.

Being an operational Reserve requires a workforce that is fully trained, properly equipped and ready to serve when and wherever needed. So what can you do? Be personally ready to mobilize, take pride in your service and remain Semper Paratus.

Ed's note: LT Lavigne serves in the Office of Reserve Affairs (CG-1311) as the Readiness/Mobilization Manager. A former deputy sheriff for Hillsborough County, Fla., Lavigne was named the national recipient of the CGR's Outstanding Junior Officer in 2004. He can be reached at 202-475-5449, Richard.J.Lavigne2@uscg.mil.

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SUBJ: CHANGES TO RESERVE MOBILIZATION POLICY

- A. COMDT COGARD WASHINGTON DC 101701Z JUN 03 (NOTAL)
- B. G-WTR LTR 3060 OF 2 OCT 2001 (NOTAL)
- 1. THIS MESSAGE ANNOUNCES CHANGES IN RESERVE MOBILIZATION POLICIES OF REFS A AND B. THIS MESSAGE SETS NEW EXPECTATIONS FOR THE DURATION OF INVOLUNTARY CALLS TO ACTIVE DUTY ORDERED UNDER TITLE 10, U.S. CODE (USC). THIS POLICY IS EFFECTIVE FOR ALL MEMBERS OF THE READY RESERVE (SELECTED RESERVE AND IRR). NOTE: THIS POLICY DOES NOT AFFECT INVOLUNTARY CALLS TO ACTIVE DUTY ORDERED UNDER 14 USC 712 (60 DAYS IN A 4 MONTH PERIOD AND 120 DAYS IN A 2 YEAR PERIOD). MEMBERS OF THE READY RESERVE REMAIN SUBJECT TO INVOLUNTARY RECALL UNDER 14 USC 712 AT ALL TIMES.
- 2. POLICY. SINCE 2001, COAST GUARD RESERVISTS HAVE PERFORMED MORE ACTIVE DUTY THAN AT ANY TIME SINCE WORLD WAR II. THE RESERVE FORCE HAS PERFORMED SUPERBLY DURING A CHALLENGING PERIOD PROVIDING UNPRECEDENTED SUPPORT FOR THE GLOBAL WAR ON TERROR. MOBILIZATION HAS BECOME AN ESSENTIAL MECHANISM TO PROVIDE ADEQUATE NUMBERS OF TRAINED PERSONNEL TO OPERATIONAL COMMANDERS. TO EFFECTIVELY MANAGE OUR OPERATIONAL RESERVE, AND TO MORE CLOSELY ALIGN WITH OUR DEPARTMENT OF DEFENSE COUNTERPARTS, THE FOLLOWING POLICIES APPLY WHEN INVOLUNTARY ACTIVE DUTY ORDERS ARE ISSUED UNDER TITLE 10.
- A. TITLE 10 PRESCRIBES THE MAXIMUM DURATION OF ANY INVOLUNTARY CALL TO ACTIVE DUTY UNDER A VARIETY OF SCENARIOS (10 USC 12301, 12302 AND 12304). THE PRACTICE OF LIMITING INVOLUNTARY RECALLS UNDER TITLE 10 TO THE CUMULATIVE TIME SERVED, INCLUDING MULTIPLE DEPLOYMENTS, UNDER A SINGLE EXECUTIVE ORDER IS CANCELLED. EFFECTIVE IMMEDIATELY, AN INVOLUNTARY CALL TO ACTIVE DUTY UNDER 10 USC 12302 FOR THE GLOBAL WAR ON TERROR MAY NOT EXCEED 24 CONSECUTIVE MONTHS PER SET OF ORDERS. CONSIDERATION OF PREVIOUS ACTIVATIONS UNDER TITLE 10 WILL BE BALANCED AGAINST THE NEEDS OF THE SERVICE FOR SUBSECUENT INVOLUNTARY RECALLS.
- B. RESERVISTS INVOLUNTARILY CALLED TO ACTIVE DUTY WILL TYPICALLY SERVE NO MORE THAN 12 MONTHS UNDER A SET OF INVOLUNTARY ACTIVE DUTY ORDERS. URGENT SERVICE NEED IDENTIFIED BY OPERATIONAL COMMANDERS COULD RESULT IN EXTENSION OF ORDERS, CONSISTENT WITH THE TIME LIMITS PROVIDED BY TITLE 10. HOWEVER, THE EXTENSION OF INVOLUNTARY ORDERS BEYOND 12 MONTHS TO ADDRESS THIS URGENT SERVICE NEED MUST BE APPROVED BY THE HEADQUARTERS OFFICE OF RESERVE AFFAIRS COMDT (CG-131).
- C. THE NATURE OF OCONUS SERVICE IMPOSES TWO ADDITIONAL CONSIDERATIONS ON RESERVISTS WHO ARE INVOLUNTARILY CALLED TO ACTIVE DUTY AND DEPLOYED OVERSEAS.
- (1) WHILE THE COAST GUARD RETAINS THE RESPONSIBILITY FOR ADMINISTERING THE ROTATION OF PERSONNEL IN AND OUT OF THEATER, MISSION REQUIREMENTS OF THE COMBATANT COMMANDER ULTIMATELY SHAPE THE DURATION OF DEPLOYMENTS.
- (2) OCONUS DUTY TYPICALLY REQUIRES SPECIALIZED UNIT LEVEL PRE- DEPLOYMENT TRAINING. IT ALSO PLACES MEMBERS IN A POSITION OF ACCRUING LEAVE WITH LITTLE OPPORTUNITY TO TAKE LEAVE. EFFECTIVE IMMEDIATELY, TIME PERIODS THAT COVER UNIT PRE-DEPLOYMENT TRAINING AND POST-DEPLOYMENT LEAVE ARE SERVED IN ADDITION TO THE 12 MONTH BOOTS ON THE GROUND POLICY LIMIT. INVOLUNTARY RECALL ORDERS MUST SPECIFY THE DATES FOR UNIT TRAINING AND FOR POST-DEPLOYMENT LEAVE PERIODS.
- D. FORCE OPTIMIZATION AND TRAINING STAFFS (FOTS) BALANCE THE NEED TO ENHANCE READINESS OF THE RESERVE FORCE WITH THE NEED TO SUPPORT ONGOING OPERATIONS. FOTS MUST CONSIDER INVOLUNTARILY RECALLING RESERVISTS WHO HAVE NEVER BEEN MOBILIZED BEFORE EXTENDING AN INVOLUNTARY OR VOLUNTARY CALL TO ACTIVE DUTY FOR THOSE WHO HAVE ALREADY SERVED.
- E. MEMBERS WHO HAVE SERVED MORE THAN THREE MONTHS OF INVOLUNTARY ACTIVE DUTY UNDER TITLE 10 MAY PARTICIPATE IN, BUT ARE NOT REQUIRED TO, RESUME IDT DRILLS IN THE FIRST 60 CALENDAR DAYS FOLLOWING THEIR RELEASE FROM INVOLUNTARY ACTIVE DUTY (RELAD). DEMOBILIZED RESERVISTS MUST RESUME IDT DRILLS WITHIN 90 DAYS OF THEIR RELAD. DEMOBILIZED MEMBERS MAY PARTICIPATE IN, BUT ARE NOT REQUIRED TO PERFORM, ADT-AT IN THE FIRST SIX MONTHS FOLLOWING RELEASE FROM INVOLUNTARY TITLE 10 ACTIVE DUTY. NOTE: WHILE THIS POLICY RELAXES PARTICIPATION STANDARDS FOR DEMOBILIZING RESERVISTS, NOTHING IN THIS POLICY RELIEVES MEMBERS OF THE REQUIREMENT TO EARN 50 POINTS IN AN ANNIVERSARY YEAR. MEMBERS ARE STILL RESPONSIBLE FOR EARNING 50 RETIREMENT POINTS IN ORDER TO BE CREDITED WITH A SATISFACTORY YEAR TOWARDS A RESERVE RETIREMENT (10 USC 12732).
- 3. FURTHER GUIDANCE AND A LIST OF FREQUENTLY ASKED QUESTIONS ARE ALSO AVAILABLE AT HTTP://WWW.USCG.MIL/RESERVE/RESOURCES/TITLE10.HTM
- 4. INTERNET RELEASE AUTHORIZED.
- 5. RELEASED BY RDML CYNTHIA. A. COOGAN, DIRECTOR OF RESERVE AND TRAINING. BT

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F.A.Q.s

Revised Coast Guard Title 10 Mobilization Policy

- Q: I have been involuntarily recalled under Title 10 to a domestic port for military outload security duty. How long can I expect to be involuntarily mobilized?
- A: Generally, involuntary recalls to active duty for service in the continental United States (CONUS) under Title 10 will be limited to 12 months, including pre-mobilization activity (e.g. medical screenings, required training, etc.) and post-mobilization leave. The duration of duty, however, may be extended beyond the 12-month limit based on urgent service needs as determined by the operational commander involved, typically the cognizant Area Commander.
- Q: I am assigned to a port security unit. If my unit is slated for overseas duty, will I be involuntarily mobilized?
- A: Yes. Members of port security units (PSUs), along with Coast Guard Reserve cells of the Navy's naval coastal warfare squadrons (NCWRONs), generally mobilize and deploy with their units.
- Q: If I am involuntarily mobilized with my PSU under Title 10, and we are deployed outside the continental United States (OCONUS), how long can I expect to be on active duty?
- A: Involuntary recalls under Title 10 for OCONUS duty will normally align with goal of not exceeding 12 months set for in CONUS duty. However, there are two key exceptions. First, OCONUS deployments are impacted by the requirements of the operational commander the Coast Guard is supporting. Although the Coast Guard retains responsibility for its rotation policies, operational requirements ultimately will drive deployment length and the corresponding period of involuntary duty. The second exception is that pre-deployment training, etc. and post-deployment leave do not count against the goal of a 12-month limit for reservists deployed OCONUS.
- Q: What is the longest period I can be involuntarily mobilized under Title 10?
- A: No involuntary call to active duty under Title 10 will exceed 24 months per set of orders, regardless of whether you serve in CONUS or overseas. Since 9/11, Coast Guard Reservists mobilized involuntarily have served an average of 238 days per set of orders.
- Q: I have already served 24 months of cumulative involuntary duty under Title 10 since September 2001, but am currently not on active duty. I thought I was exempt from further involuntary mobilizations. Does this mean I can be involuntarily mobilized again under Title 10?
- A: Yes. You may be involuntarily mobilized to the limits set for CONUS and OCONUS assignments, but never longer than 24 months on a single set of orders, regardless of whether you serve in the United States or overseas.
- Q: What if I am mobilized for hurricane response in the United States?
- A: It is important to understand the different authorities under which Coast Guard Reservists may be

involuntarily mobilized. Title 10 of the U.S. Code, which generally governs the Department of Defense, contains provisions that authorize the president to call up members of the Reserve Components (including the Coast Guard Reserve) and the National Guard for defense contingencies. Members of the Coast Guard Reserve also can be involuntarily mobilized by the Secretary of Homeland Security under section 712 of Title 14 of the U.S. Code, which governs the Coast Guard. That provision of the law authorizes the Secretary to involuntarily recall reservists in anticipation of, or in response to domestic contingencies, both natural and man-made. See related article on Page 5

Q: So, how long can I be mobilized under Title 14?

- A: Coast Guard Reservists involuntarily mobilized under Title 14 may serve up to 60 days in a four-month period and up to 120 days in a two-year period.
- Q: I was released from active duty after a year of involuntary mobilization under Title 10. Does that affect the limitations on the duration of involuntary duty under Title 14?
- A: No. Because Titles 10 and 14 are completely separate sections of the law, the duty limitations are also separate. In theory, that means an individual could be required to serve a full 24 months under Title 10 and the 60-day/120-day maximums under Title 14. However, we believe such a scenario is highly unlikely based on our post-9/11 experience.
- Q: How often can I expect to be involuntarily called to active duty under Title 10?
- A: Because we cannot forecast the future, it is impossible to forecast with certainty the number of times a reservist may be involuntarily called to active duty under Title 10 over the course of a career. The Coast Guard Reserve continues to work to answer that question, and our ongoing analysis takes into account emerging mission requirements and the Coast Guard's desire to provide maximum predictability for its Reserve members. We will promptly inform you once we have completed our analysis and have what we believe is an accurate, reliable answer to this question.
- Q: How do involuntary mobilizations affect my obligation to perform Inactive Duty for Training (IDT) and annual Active Duty for Training (ADT-AT)?
- A: Reservists who have served more than three months of involuntary active duty under Title 10 are not required to participate in IDT in the 60 calendar days following their release from involuntary active duty (RELAD). They are also not required to participate in ADT-AT for six months following their RELAD. It is important to note that while this policy reflects a waiver of IDT/ADT participation standards, a reservist must still earn a minimum of 50 retirement points in an anniversary year for that year to count toward a reserve retirement. Contact your Servicing Personnel Office or Force Optimization and Training Branch if you have questions.

6 • USCG RESERVIST • Vol. 54/Issue 6-07



The **Trident** Readiness

The term "readiness" as used by the Coast Guard involves more than the ability to carry out required operations, such as a rescue or a security patrol — it involves the ability to do so at a sustainable level. Readiness is a trident with three distinct components: Operational Readiness, Administrative Readiness and Personal Readiness.

Operational Readiness entails being able to perform the functions expected of your position. It includes the knowledge, skills and abilities to meet the mission. Operational readiness means that you are trained. qualified and certified or working toward those qualifications that are expected of your rank or rate. It assumes that you are in good physical condition and able to perform the functions associated with your job. Operational readiness means you are able to report to your drill location in a reasonable amount of time and are ready to mobilize.

Administrative Readiness includes all the policy, processes, and paperwork to mobilize members of the Reserve Component. This includes ID cards, DEERS enrollment, insurance coverage, Annual Screening Questionnaire (ASQ) and current medical and dental exams. Members are required to update the beneficiary data for SGLI and FSGLI annually.

Personal Readiness means that you have made preparations to provide for your family and property in the event you are recalled. This includes child care plans, financial preparation, legal preparation, housing, vehicle and educational plans. Every Reserve member should have a plan in place in the event they are recalled. Take time to ensure that your family is informed about, and ready for your absence from home. Educate that special person in your life about your part in the daily workings of the home. From banking to vehicle maintenance, many things influence the continuity of home life. Ensure that your employer is educated about your service in the Coast Guard Reserve. Take the time to familiarize or re-familiarize yourself with the provisions afforded you under the Uniform Services Employment and Reemployment Rights Act (USERRA). The key to successful personal management of military readiness is planning and preparedness.

So, are you ready? Read through this guide and then take the Readiness Assessment at the end to find out. While nothing can be allinclusive, this guide indicates common areas that should be discussed and planned for prior to a mobilization. With a high level of personal readiness, paying particular attention to financial and family readiness, every Coastie will be ready to answer the call.

Military ID Cards

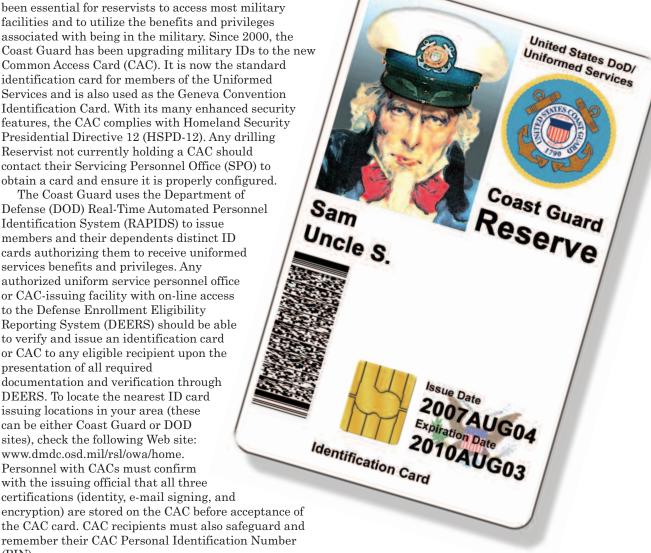
What You Need to Know About CAC Cards

Having a military identification (ID) card has always been essential for reservists to access most military facilities and to utilize the benefits and privileges associated with being in the military. Since 2000, the Coast Guard has been upgrading military IDs to the new Common Access Card (CAC). It is now the standard identification card for members of the Uniformed Services and is also used as the Geneva Convention Identification Card. With its many enhanced security features, the CAC complies with Homeland Security Presidential Directive 12 (HSPD-12). Any drilling Reservist not currently holding a CAC should contact their Servicing Personnel Office (SPO) to obtain a card and ensure it is properly configured.

The Coast Guard uses the Department of Defense (DOD) Real-Time Automated Personnel Identification System (RAPIDS) to issue members and their dependents distinct ID cards authorizing them to receive uniformed services benefits and privileges. Any authorized uniform service personnel office or CAC-issuing facility with on-line access to the Defense Enrollment Eligibility Reporting System (DEERS) should be able to verify and issue an identification card or CAC to any eligible recipient upon the presentation of all required documentation and verification through DEERS. To locate the nearest ID card issuing locations in your area (these can be either Coast Guard or DOD sites), check the following Web site: www.dmdc.osd.mil/rsl/owa/home. Personnel with CACs must confirm with the issuing official that all three certifications (identity, e-mail signing, and encryption) are stored on the CAC before acceptance of the CAC card. CAC recipients must also safeguard and

CAC is critical due to the implementation of Coast Guard security measures. Those without valid CACs will not be able to access CG computer networks. The good news is that by using your CAC to log on, it will eliminate the need to reset passwords every 90 days.

Spouses and eligible dependents of reservists should also be enrolled in the Defense Eligibility Enrollment System (DEERS) and be issued Reserve dependent ID cards (DD Form 1173-1). The ID cards serve as proof that individuals have been pre-enrolled in DEERS, which is an important first step in obtaining family member and dependent medical treatment when the service member is called to active duty for 31 consecutive days or more.



Military Pay & Allowances

Pay, allowances, benefits, and entitlements depend, all or in part, on a member's rank, length of service, dependent status and the type of orders under which the member is serving.

Basic Pay: A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month — the 15th and the 30th. The rate of pay is based on the member's rank, pay grade and years of service. The current pay tables for basic pay can be found at http://www.dod.mil/dfas/.

Basic Allowance for Subsistence (BAS):

This is intended to provide a partial subsidy for the cost of food. It is generally paid only when the member serves on active duty. The number of dependents does not affect BAS and it is not subject to income tax.

Basic Allowance for Housing (BAH): This

is intended to provide partial compensation for the cost of housing while the member serves on active duty. Like BAS, it is not subject to income tax. For orders more than 181 days, or those for any length of time in support of a contingency operation, BAH is paid according to the member's rank, dependent status (with or without dependents) and location of the permanent residence. The housing allowance for members serving on active duty (noncontingency orders) for less than 30 days is called BAH-RC and is only influenced by rank and dependency status. Those serving on active duty for more than 30 bays but less than 180 days (not in support of a contingency operation) receive a housing allowance based on the member's rank, dependent status and zip code of the principle residence. BAS rates and a link to BAH rates can also be found at http://www.dod.mil/militarypay/pay/index.html

Annual Leave: Reservists performing active duty for 30 days or more earn annual leave at the rate of 2.5 days per month. To avoid being released from active duty with accrued leave, reservists have the option of receiving payment for any accrued leave that has not been used, taking pre-separation leave, or a combination of both. Normally, the maximum allowable leave a service member may "sell" back during his or her entire career is 60 days. However, for members serving during a military contingency operation, any leave sold following contingency orders is not subject to the 60-day career cap. Generally, orders will not be extended for the sole purpose of taking leave and the member is responsible for making sure all their accrued leave is zeroed out by the last day on active duty orders. Accrued leave may not be carried forward into an inactive duty status - leave not used will be sold back when released from Active Duty (RELAD). Members are responsible to ensure that the correct amount of leave is sold and/or used. Collection of overpayments for excess leave used or sold will not be waived.

Leave and Earnings Statement (LES):

With few exceptions, all pay and allowances are delivered to the member's designated financial account via electronic funds transfer (EFT). An LES is delivered to every member at the beginning of each month that outlines and summarizes all leave and pay transactions for the previous month. The middle of the LES is divided into three main sections: entitlements, allotments and deductions. The entitlements section lists base pay, BAH, BAS and may include other items like special pay or clothing allowances, if authorized. The allotments section will list any portion of the member's pay that is set aside and designated to pay (by EFT) to family members, banks, Coast Guard Mutual Assistance, Combined Federal Campaign, dental insurance, Thrift Savings Plan, etc. The deductions section will list federal income and social security taxes that are automatically withheld, as well as premiums for Servicemembers' Group Life Insurance (SGLI). State taxes are withheld from a member's pay for each state having such an agreement with the U.S. Treasury.

Per Diem: When a reservist is ordered to active duty and the reporting location is not within the reasonable commuting distance of the member's home of record, the member may be called to active duty in a temporary duty status (TDY). If the orders state that the member is TDY then the member may be entitled to per diem, which is a daily allotment to cover the cost of food and lodging. Per diem rates vary from location to location, based on prevailing costs in those areas. Typically, if a member is assigned in a temporary duty status and entitled to per diem, he or she would be issued a government travel charge card and must pay for the food and lodging, then promptly file a travel claim to be reimbursed. If the temporary duty status is expected to last longer than 30 days, then the member may receive advance funds to pay food and lodging bills, but must still promptly file a travel claim as soon as the temporary duty status has ended. Local per diem rates in the continental U.S. can be found at the following Web site: https://secureapp2.hqda.pentagon.mil/perdiem/.

Family Separation Allowance (FSA):

Reservists mobilized in support of a contingency operation may be eligible for a Family Separation Allowance. FSA is payable only to members with dependents who have been physically separated for 30 days. It is intended to compensate members with dependents for the additional expenses incurred because of family separation. If the member is on TDY or temporary additional duty orders away from the permanent duty station, FSA may be authorized to start from the initial date of recall. To establish initial eligibility, the member and dependents must be separated continuously for more than 30 days and the member's dependents must not reside at or near the TDY station. If a mobilized reservist interrupts the initial 30-day period of family separation for any reason, such as a short visit during liberty, the 30-day separation period will be reset. After the initial eligibility has been established, dependents are authorized short visits. FSA is payable in addition to any other allowance or per diem to which a member may be entitled. In order to start FSA, a reservist must complete form CG PSC-2035 for processing by the local SPO.

Special Entitlements: Mobilized reservists are entitled to the same special pay and allowances as their active duty counterparts. This includes, but is not limited to sea pay, special duty assignment pay and imminent danger

Coast Guard Reserve Policy Statement



THE COMMANDANT OF THE UNITED STATES COAST GUARD WASHINGTON, D.C. 20593-0001

U. S. COAST GUARD RESERVE POLICY STATEMENT

America's Coast Guard is a unique instrument of national security and a key component of this nation's emergency response apparatus. The Coast Guard Reserve significantly enhances the Coast Guard's ability to respond to all threats and all hazards.

Accomplishing this in today's dynamic operating environment requires the full participation of every Coast Guard member, particularly the dedicated men and women of the Coast Guard Reserve. A trained and ready Reserve force, backed by a robust Reserve Component mission support system, is essential to our ability to respond to acts of terrorism, disasters or other contingencies within the maritime domain. Accordingly, the Coast Guard Reserve must embody the competencies necessary to perform three

- Maritime Homeland Security;
- Domestic and expeditionary support to National Defense; and,
 - Response to domestic disasters, both natural and man-made.

active duty, must focus on building and honing the skills and knowledge required Because of their full duty forces for the full continuum of daily Coast Guard missions as they train and Success in these three functional areas demands a Reserve force that remains ready Training, including drills and two weeks of annual integration into many shore-based units, reservists are available to augment active prepare for future mobilization. Employment of Coast Guard Reserve forces a relentless to mobilize quickly and execute missions effectively. operations, therefore, must always reflect for mobilization at any time. mobilization readiness.

I also expect all reservists to devote themselves to acquiring and maintaining the skills and personal readiness that is Through unity of effort, we will fulfill our strategic intent to maintain a flexible, responsive Coast Guard Reserve that constitutes a powerful force multiplier for securing and defending I expect every commander, commanding officer, officer-in-charge and program to provide the leadership and training necessary for those Reserve members assigned required to support their mobilization when necessary. to them to be ready for mobilization. America at home and abroad.

Thad W. Allen

Admiral, United States Coast Guard

pay. For example, reservists who serve on active duty in an imminent danger pay area for any part of a calendar month are entitled to hostile fire or imminent danger pay for that month. As an added bonus, certain income earned by reservists while in a combat zone designated by the president is not subject to withholding of federal or state income tax. A complete listing of specialty pays and tax exemptions is available in PSCINST M1000.2A, Personnel and Pay Procedures Manual (PPPM).

Thrift Savings Plan: The Thrift Savings Plan (TSP) is an optional retirement investment plan that allows Reservists to contribute "pre-tax" dollars to the plan. There are no longer any percentage limits on employee contributions to the TSP. The elective deferral limit for 2007 is \$15,500. Members can change their percentages in Direct Access under the self-service tab. More information concerning this valuable benefit can be found at the following Web site: www.tsp.gov/.

Servicemembers' Group Life Insurance

SGLI and Reserve Mobilization:

Servicemembers' Group Life Insurance (SGLI) provides low cost group life insurance protection to active duty members and reservists. DOD Directive 1341.3, Section 6.3.3, states: "A reservist who is called to active duty upon mobilization shall receive automatically, SGLI coverage at the maximum coverage amount effective on the date of mobilization." For a Reserve component member who has full coverage prior to mobilization, there is no change; he or she will continue to receive full coverage, with no action required. For a reservist who has no SGLI coverage or is enrolled for less than full coverage, he or she is automatically enrolled for maximum coverage, effective on the date of the mobilization and he or she must complete SGLV-8286 to designate a beneficiary. If the member does not want to enroll, or the member wants to enroll for an amount less than maximum coverage, he or she must indicate so on the SGLV-8286 form.

Family SGLI Coverage:

Family Service members' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the member's SGLI coverage, and \$10,000 for dependent children. Spousal coverage is issued in increments of \$10,000 up to a maximum of \$100,000. Premiums are determined by the spouse's age. Deductions from pay are automatic and action is only required if the SGLI member decides not to participate, or to enroll the spouse at an amount less than the maximum. Spousal consent is not required for any decision made by the member. It is important to note that once coverage has been reduced or denied, in order to later obtain or increase the coverage, medical questions must be answered, and proof of good health may be required. Each dependent child of eligible members will automatically be insured for \$10,000, regardless of whether the spouse is covered. Children will be covered to age 18, or up to age 23 if a child is attending a recognized educational institution. \$10,000 coverage for children is free and cannot be changed or denied.

More information on SGLI, including forms, can be found at: http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm The chart with current monthly spousal premiums is below.

Amount of Insurance	Age of Spouse Under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$5.50	\$7.00	\$9.00	\$14.00	\$27.00	\$40.00	\$52.00
\$90,000	\$4.95	\$6.30	\$8.10	\$12.60	\$24.30	\$36.00	\$46.80
\$80,000	\$4.40	\$5.60	\$7.20	\$11.20	\$21.60	\$32.00	\$41.60
\$70,000	\$3.85	\$4.90	\$6.30	\$9.80	\$18.90	\$28.00	\$36.40
\$60,000	\$3.30	\$4.20	\$5.40	\$8.40	\$16.20	\$24.00	\$31.20
\$50,000	\$2.75	\$3.50	\$4.50	\$7.00	\$13.50	\$20.00	\$26.00
\$40,000	\$2.20	\$2.80	\$3.60	\$5.60	\$10.80	\$16.00	\$20.80
\$30,000	\$1.65	\$2.10	\$2.70	\$4.20	\$8.10	\$12.00	\$15.60
\$20,000	\$1.10	\$1.40	\$1.80	\$2.80	\$5.40	\$8.00	\$10.40
\$10,000	\$0.55	\$0.70	\$0.90	\$1.40	\$2.70	\$4.00	\$5.20

Medical and Dental Benefits

By LT Melissa M. Cohen, CG-1312

While reservists are mobilized, medical and dental benefits mirror active duty benefits. However, prior to mobilization and upon demobilization, the reservists are entitled to two very important benefits that smooth the transition between drilling as a SELRES member and being on active duty.

Pre-Mobilization Medical and Dental Benefit - Early Identification Program:

If a reservist is scheduled to receive orders for a named contingency operation such as OPERATION IRAQI FREEDOM (OIF) or OPERATION ENDURING FREEDOM (OEF), he or she is entitled to receive TRICARE benefits for up to 90 days prior to deployment. This is called the Early Identification Program (E-ID). The purpose of E-ID is to complete all medical and dental mobilization requirements prior to a reservist's scheduled deployment. E-ID coverage is available to the member and their dependents that are properly recorded in the Defense Eligibility Enrollment Reporting System (DEERS). An E-ID fact sheet is available on the internet at: http://www.tricare.mil/factsheets/viewfactsheet.cfm?id=328

Enrolling in E-ID: Reservists are eligible to enroll in E-ID after receiving official communications of an upcoming mobilization in support of a named contingency operation. The enrollment process can be completed in one of two ways: (1) reservists are automatically enrolled upon issuance of orders, up to 90 days in advance or (2) reservists can be manually entered into the system after the verifying official has confirmed the official communications of the upcoming mobilization. Every Integrated Support Command (ISC) and Port Security Unit (PSU) have





verifying officials. The ISC verifying officials are listed on the Reserve Web site at: http://www.uscg.mil/reserve/pay_benefits/tricare.htm. At the PSU, the active duty yeoman and logistics lieutenant are the verifying officials. Once enrolled in E-ID, any previous TRICARE Reserve Select or TRICARE Dental Program enrollments are automatically cancelled.

Day One of Mobilization Orders: On the

first day of a reservist is mobilized, he or she should verify family and personal DEERS data is correct. This is vitally important in order to receive all applicable benefits.

Demobilization Benefit - Transitional Assistance Management Program

(TAMP): Upon demobilization, reservists must once again validate DEERS information and elect to enroll in TAMP for themselves and all eligible beneficiaries. TAMP continues active duty TRICARE coverage for up to 180 days starting the day after a reservist's demobilization. TAMP coverage is cancelled with any subsequent active duty orders but may be reinstated manually for some types of orders not to exceed the original 180-day time limit. A TAMP fact sheet is located on the internet at www.tricare.mil/factsheets/viewfactsheet.cfm?id=317. After the TAMP period expires, reservists become eligible to purchase TRICARE Reserve Select and TRICARE Dental. Information on these programs can be found on the internet at http://www.tricare.mil/ .

For questions about medical and dental benefits or DEERS information, contact the local Coast Guard Clinic Beneficiary Counseling and Assistance Coordinator or call 1-800-9 HBA HBA (1-800-942-2422).

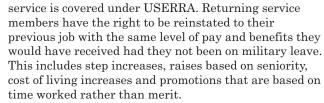
USERRA

What You Need to Know About Your Civilian Job Reemployment Rights

You're a reservist and you're being called to active duty — mobilized! What about your civilian job? What's going to happen when you return? Will you still have a job? Reservists are protected under the Uniformed Services Employment and Reemployment Rights Act or USERRA. This law,

Chapter 43 of Title 38, United States Code, provides a broad range of civilian job protections.

Anyone absent from a position of civilian employment because of uniformed



Depending on the type of service, an employee may take up to five years of military leave and still have the right to return to service. This five-year cap is cumulative, but many common types of service are not included in the calculation of the five years. Involuntary service in support of a named contingency and annual training are specifically excluded from inclusion in the cap. The right to reemployment is nearly absolute, though the statute provides exceptions for situations where, because of changes in the employer's

circumstances, reemployment is impossible or unreasonable.

Under USERRA, a person may not be forced to use earned vacation to perform military service. Employees who return from military leave and are participants in a

> pension plan must have the time they were on leave credited toward vesting and benefit calculation. They are to be treated as if no absence in employment occurred. A service member must report to work or submit an application for

reemployment within a specified period based on the duration of service. It is worth noting that failure to report or make timely application does not automatically result in loss of reemployment rights. However, it does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections. See the chart for applicable deadlines.

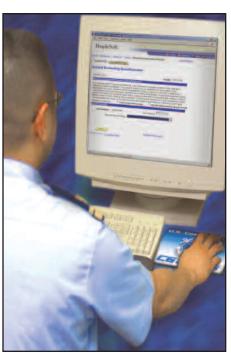
Anyone experiencing problems with civilian employment or reemployment should contact the Employer Support of the Guard and Reserve (ESGR) for assistance. Their toll free number is 1-800-336-4590, Web site: www.esgr.org. If ESGR is unable to resolve a civilian employee issue, he or she may then file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor (DOL) Web site: www.dol.gov/vets/.

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under USERRA. Returning service	reemployment within a specified
e right to be reinstated to their	duration of service. It is worth no
the same level of pay and benefits they	report or make timely application

Period of Military Service	Required Employee Action	Deadline for Action
1-30 days	Report to work.	No later than the first fully regularly scheduled work period on the first full calendar day.
31-180 days	Notify his or her supervisor of the employee's intent to return to work.	Within 14 days upon completion of military service.
181+ days	Notify his or her supervisor of the employee's intent to return to work.	Within 90 days upon completion of military service.

12 • USCG RESERVIST • Vol. 54/Issue 6-07

Mandatory Annual Screening Questionnaire



One quick method of measuring the readiness of the Coast Guard Reserve workforce is the Annual Screening Questionnaire or ASQ. Ready Reservists (Selected Reserve and IRR), are required by law (10 U.S.C. 10149) to or e-mail them at psc-customercare complete an ASQ annually. Reserve members who fail to complete and submit an ASQ are considered unsatisfactory participants. Failure to complete the ASQ can result in counseling and involuntary recall to active duty. Only reservists who are on an EAD contract or other long-term orders not in support of contingency operations are exempt from completing

All Selected Reservists should complete the ASQ via Direct Access (DA), which is available via the internet. There is a "Quick Link" to DA on the Reserve Web site (www.uscg.mil/reserve). Once in DA, click on "People Tools – Self Service – Employee – Tasks," and the ASQ will be shown on the menu listed. Guidance for completing the ASQ is also available in

the Direct Access Reference Guide and tutorial located at: www.uscg.mil/hg/psc/ps. If you are unable to log into Direct Access, contact PSC Customer care at 866-PSC-USCG @uscg.mil.

Reservists can check their ASQ status on the Reserve Web site by clicking on "Member Resources," and opening the ASQ Information and Status Report. After entering an employee identification number, the report will list the member's ASQ status as one of the following: current and complete, current but not complete, or not current. ASQs with missing data are considered "not complete." The ASQ Information and Status report will list the specific blocks that are missing data. The most common mistake is forgetting to fill in the "employer information" section located on the second tab.

For more detailed info, including Command responsibility, see ALCOAST 402/07 (R 161648Z AUG 07).

Reserve Educational Assistance Program (REAP)

Are you ready to reap the educational benefits of your deployment? The FY05 Ronald W. Reagan National Defense Authorization Act (NDAA), signed into law by the president Oct. 28, 2004, created the new Reserve Educational Assistance Program (REAP) under Title 10 U.S.C., Chapter 1607. REAP provides educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the president or congress. This benefit was provided in recognition of the sacrifices that reservists make in answering the call to duty.

In order to qualify, activated reservists must be mobilized for at least 90 consecutive days in support of a contingency operation and must return to the component of the Ready Reserve from which they were mobilized. Benefits are based on the length of mobilization and are a percentage of the Montgomery GI Bill-Active Duty (MGIB-AD) rate.

Under REAP:

- 1. Reservists mobilized for more than 90 days but less than one year are eligible for 40 percent of the active duty rate (maximum of \$413.60 per month for full-time study).
- 2. Reservists mobilized for 365-729 days are eligible for 60

percent (maximum of \$620.40 per month).

3. Reservists mobilized for more than two years are eligible for 80 percent (maximum of \$827.20 per month).

Reservists may use REAP (also called Chapter 1607) benefits as long as they remain within the reserve component. However, drilling reservists eligible for REAP must fully exhaust this entitlement prior to receiving tuition assistance (TA). Reservists serving on active duty may use either TA or REAP (if eligible), but cannot combine the two benefits, regardless of the cost of a course. Benefits will be terminated if a reservist leaves the reserve component, participates in an ROTC program, or enters a lower status of Ready Reserve (i.e. Selected Reserve to IRR). The total number of months available for REAP cannot exceed 36 months. However, a REAP participant may use up to 48 months of entitlement under any combination of VA Educational programs.

Important note: This benefit is retroactive to Sept. 11, 2001. A reservist attending school will be paid a percentage of the MGIB three-year rate in effect during the time in which he/she was enrolled.

For questions, see the local Educational Service Officer

Reserve Training Schools: Something for Everyone

By LT Melissa Cohen, CG-1311

The Coast Guard offers a wide variety of Class "C" schools to reservists from Advanced Pastry and Baking to Combat Casualty Care. There is a school for everyone. Some courses may provide you with a competency code, some are required for advancement and others improve specific skills.

Reserve "C" school quotas are determined each year by CG-131 based upon CPRL requirements, historical usage and the number of requests submitted. Therefore, CG-131 does not request quotas for courses which are related to cutter, aviation or active duty collateral duties.

If a SELRES member is serving on active duty, they must indicate their current duty status on the Electronic Training Request (ETR) form to increase their chances of obtaining a quota (the ETR form can be found on the TQC Web site listed in the box below). For example, if a member serving one year of ADSW-AC submits to attend the Health Promotion Coordinator Course, chances are the member will not obtain a seat for the course, since the Health

Promotion Coordinator is primarily a collateral duty for the active duty. For FY08, there are only two SELRES guotas for this class.

Members have the ability to check the status of their enrollment using Direct Access. The Training Quota Management Center (TQC) enrolls members into a course on a first-come, first-serve basis. At least 10 weeks prior to the course, the program manager compiles and publishes a roster. If a reservist is listed as an attendee for a course, he or she will receive a quota for the course at least six weeks ahead of the class convening from TQC. Once the quota is issued, a reservist should check with their Servicing Personnel Office (SPO) for orders. In FY07, there have been increased amounts of no shows and last-minute cancellations. If a cancellation is necessary, members are requested to give TQC as much advance notice as possible so another SELRES member can attend the course.

For questions about training courses, contact LT Melissa Cohen, 202-475-5444, Melissa.M.Cohen@uscg.mil.

Training For Coast Guard Reservists

Training is key to readiness. The best source for reservists to find course information is the Training Quota Management Center's (TQC's) Web site (www.uscg.mil/hg/tgc). All available courses are listed, with descriptions, prerequisites and scheduled convening dates. It is also accessed from www.uscg.mil by selecting the "Units" button, then selecting "Headquarters Units," and finally selecting the link to TQC's

A mobilization course for reservists is currently under development and should be ready for use on the e-Learning portal by Fall 2007. Watch The Reservist and the Reserve Web site for updates.

Helpful Training-Related Web Sites

Training Quote Management Center (TQC)

www.uscg.mil/hg/tgc/Index.shtm For the Electronic Training Request form, go to "Tutorials," then "Training Coordinators Tutorials."

Learning & Education Page (CG-132) www.uscg.mil/hq/g-w/training/learning/portal.htm

Leadership & Professional Development (CG-133) www.uscg.mil/leadership

USCG Academy's Leadership Development Center www.uscga.edu/LDC_display1.aspx?id=625

Selected Reserve Direct Commission Program Class Location: Coast Guard Academy LDC www.gocoastguard.com/dc/DCPrograms/SRDC.htm

Training Center Cape May www.uscg.mil/hq/capemay/index.html

Reserve Enlisted Basic Indoctrination Class Location: Training Center Cape May http://www.uscg.mil/hq/capemay/RebiSchool.htm

Training Center Petaluma http://www.uscg.mil/hq/tcpet/index.shtm

Chief Petty Officer Academy Class Location: Training Center Petaluma www.uscg.mil/hg/tcpet/cpoa/index.shtm

Training Center Yorktown http://www.uscg.mil/hq/rtc/index.shtm

USCG Institute www.uscg.mil/hq/CGI/

USCG RESERVIST • Vol. 54/Issue 6-07 • 15 14 • USCG RESERVIST • Vol. 54/Issue 6-07

Family Assistance

Mobilization readiness means more than your sea bag is packed, medical and dental are current and you are trained with essential preparations completed. Being ready means being aware of the personal and family issues related to separation, and being prepared to deal as constructively as possible with those issues.

During mobilization, family issues can cause increased stress. Maintaining open lines of communication is key. Spend an evening with your spouse to discuss the mobilization. Talk about how both of you feel, what you worry about, how to handle emergencies or repair problems and what you think needs to be done around the house to keep things together.

The Coast Guard recognizes that families' health and well-being are closely related to mission execution. During mobilization, family issues can cause increased stress levels. The Coast Guard has put together many resources to assist you.

Ombudsman

The Ombudsman serves as a unit Commanding Officer's agent to maintain personal contact with family members. This helps to ease the burden and sacrifices that families must make to allow personnel to carry out Coast Guard missions. The Ombudsman provides

information on behalf of the command to family members through periodic meetings, mailings and articles in command publications. The Ombudsman can help families find assistance in the Coast Guard and local community. Not all units have an Ombudsman, but each Integrated Support Command has an Ombudsman coordinator. More information can be found at www.uscg.mil/worklife.

Work-Life

The purpose of the Coast Guard Work-Life is to help establish a reasonable balance between Coast Guard mission needs, and those of our families. The following programs may be available to mobilized reservists:

Assistance with Childcare
Help With Special Needs Dependents
Elder Care
Family Advocacy
Employee Assistance for personal, job or
family problems

For those activated 30 days or less, crisis counseling by phone is available with a licensed mental health provider via the Coast Guard Employee Assistance Program (EAP), 1-800-222-0364. This benefit starts the first day of active duty and includes weekend drills. For those with orders that exceed 30 days, full EAP benefits are available, including face-to-face counseling with licensed service providers.

For additional information and to determine eligibility, check out the Work-Life Web site at www.uscg.mil/hq/g-w/g-wk/wkw/index.htm or call 1-800-USCG-WLS (1-800-872-4957).

American Red Cross

The American Red Cross (ARC) provides an exclusive worldwide communications and support network that serves as a lifeline between military service members and their families. For the service member, the ARC is the connection to home in the event of a family crisis, a death in the family, a financial emergency or a joyous birth. The ARC assists military members and their families through its Armed Forces Emergency Services (AFES). AFES helps military members and military families cope with separation and other special situations related to service in the armed forces. Services include around-the-clock, around-the-world communication between military members and their families; neutral, impartial assistance, including comfort and counseling; independent verification of emergencies; and financial assistance and referrals for emergency travel and other family needs. For additional information see: www.redcross.org

Coast Guard Mutual Assistance

Coast Guard Mutual Assistance (CGMA) is an independent, non-profit, charitable organization providing financial assistance to all members of the Coast Guard family. While sponsored by the Coast Guard, CGMA does not receive federal funds and is funded solely from voluntary contributions and returns on investments. CGMA is administered by a Board of Control located at Coast Guard Headquarters, regional directors throughout the country and representatives at most duty stations.

One of the main purposes of CGMA is to provide financial assistance to members caught in emergency, short-term financial situations beyond their control. Emergency assistance is generally authorized in circumstances that impose a serious financial or personal hardship on the member requiring urgent help to relieve the situation. During Reserve mobilizations, some members may initially experience pay and allotment or travel claim problems. CGMA may provide assistance with specific bills and emergent needs (food, clothes, shelter, etc.) until the pay issues are resolved. Repayment of CGMA loans provides the major source of funds to provide new assistance. It is expected that each person

expected that each person receiving assistance from CGMA in the form of a loan will repay that loan in full in accordance with the repayment terms established at the time assistance is rendered.

For more information, contact your unit's CGMA representative, call 1-800-881-2462, or visit the CGMA Web site: http://www.cgmahq.org/.



Reserve Readiness and Mobilization Assessment Checklist

Things that should always be up to date or complete:

Date Completed	Task Item		
	ID cards for self and for each family member		
	Record of emergency data		
	Designated SGLI beneficiaries		
	Good family records (see recommended list of handy documents below)		
	Medical and dental exams		
	Annual Screening Questionnaire (ASQ)		
	Official military record (at a minimum DD-214s, current orders, DEERs enrollment forms, record of emergency data, SGLI/Family SGLI)		
	Legal documents (wills, living wills, marriage/divorce certificates, pow of attorney, etc.)		

Things to discuss/decisions to make in anticipation of mobilization or upon receipt of orders:

Date Completed	Task Item		
	Do I/we need a power of attorney (limited or general)?		
	Does the household budget need to be altered?		
	Are legal guardians designated for dependents (if applicable)?		
Do I/we need to change health and dental care coverage (TRICARE, civilian employer plans)?			
	How and with what frequency will the member, loved ones and friends stay in touch during mobilization (email, phone, weekly, monthly)?		
Do dependents/caretakers have Ombudsman or unit point of coinformation in case member is not available?			
Will I/we need day care, pet care, lawn care, long-term parking or services due to member being mobilized?			
	Have I requested to vote by absentee?		

16 • USCG RESERVIST • Vol. 54/Issue 6-07

Reserve Readiness and Mobilization Assessment Checklist (cont.)

Some recommended handy documents to keep together in a safe yet accessible place for dependents/caretakers while member is mobilized:

Date Completed	Family Documents			
	ID cards for self and for each family member ID documentation (passports, driver's licenses, birth certificates, social security cards for member and dependents)			
	Record of emergency data (copies of medical record(s) for member and dependents (at a minimum vaccination records)			
	Copies of DEERS enrollment forms			
	Copies of pet vaccination records			

Date Completed	Military Documents
	Copies of military records (at a minimum DD-214s, current orders, DEERs enrollment forms, record of emergency data, SGLI/Family SGLI)

Date Completed	Financial Documents		
	Account numbers with contact information (banks, investments, insurance policies, etc.)		
	Household budget, bills and payment plans		
	Recurring services (child/pet/lawn care) with contact information		
	Real estate papers (deeds, titles, mortgages, or rental agreements)		
	Tax records for the past five years		

Date Completed	Legal Documents			
	General legal documents (wills, living wills, marriage/divorce certificates, power of attorney, etc.			
	Inventory of household property			
	Adoption papers			
	Citizenship/naturalization papers			

ON DECK ____/

Building a Solid Readiness Foundation

"The rains came down and the floods came up, but the house upon the rocks stood firm."

This line from an old children's song, refers to building foundations. Solid foundations relate to readiness. Yet while readiness is defined as, "the condition of being ready" or "completely prepared", in actuality, readiness is the foundation we build in preparation for Coast Guard missions.

How do we build a solid foundation? Anyone who has ever filled out a job application knows that suitability for a job is based on three things: knowledge, skills and abilities (commonly called KSAs).

Knowledge is defined as "acquaintance with facts, truths, or principles, as from study or investigation" – basically book learning! However, book learning can only take you so far. Doctors undergo residency training to gain practical, applicable experience, while honing skills and abilities along the way. Practical experience enhances formal learning in all Coast Guard rates as well.

Skill – defined as the "ability to do something well, arising from talent, training or practice" is actually that which we learn how to do. Training is defined as "the education, instruction, or discipline of a person or thing that is being trained." Therefore, the knowledge piece comes back into play as we learn skills. As reservists, we "drill" – defined as "any strict, methodical training, instruction, or exercise." It looks to me as if that piece is a conglomeration of knowing and doing, i.e. practicing (drilling) to become proficient at a skill.

Finally, there is ability – my dictionary says it's "competence in any activity or occupation." Again, that takes practice – remember the old joke about how to get to Carnegie Hall? Answer: practice, practice, practice!

In order to be capable of performing, we must mesh together knowledge, skills and ability. From where I sit, that adds up to a pretty solid foundation. Having those three core elements makes us

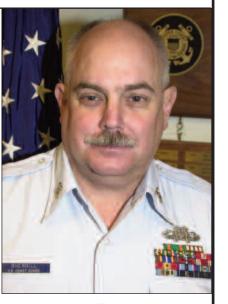
optimally proficient. If any one piece gets neglected, it tends to throw the entire equation out of balance. Ever try to sit on a three-legged stool where one of the legs is shorter than the other ones? Sort of wobbly, isn't it? That's what tends to happen if we don't get the proper balance of education (knowledge), training (skills) and practice (drilling/ability).

Recently, MCPOCG Bowen was asked about his formal education. Although he earned bachelor's and master's degrees, he stated that he wished he had pursued his education much earlier in his career (he said he was busy doing other Coast Guard-related things and didn't have time). While that may not mean all of us need to go out and pursue advanced degrees, it does mean that having the education piece in proper proportion to the others, is critical to success. With the readily available training opportunities and educational assistance (tuition assistance/MGIB, etc.) it is becoming fairly easy to obtain higher level skills, knowledge and training.

Training professionals acknowledge that what and how you practice is reflected in actual performance, particularly in crisis situations; "as you train, so shall you fight." If we learn our trade (rating) and our abilities (competencies), when a crisis situation arises, we are ready to act. In other words, while repetition can become boring, it adds a layer of expertise to your work.

That's exactly why building a solid foundation of KSAs, prepares you for mobilization. Whether for military or humanitarian operations, proficiency is the best foundation for success. Stay safe out there and stay Semper Paratus!

* Ed's note: MCPO Sherrill has served 28 years in the military, 22 in the CGR, and the last four as PS Rating Force Master Chief. He can be reached at 202-372-1343, gary.w.sherrill@uscg.mil. All definitions used are from the Random House College Dictionary.



By MCPO Gary W. Sherrill, USCGR

PS Rating Force
Master Chief

"How do we build a solid foundation?
Anyone who has ever filled out a job application knows that suitability for a job is based on three things: knowledge, skills and abilities."

"Today, Coast Guard Reservists continue to provide critical surge capacity for maritime homeland security, domestic and expeditionary support to national defense, and response to domestic disasters, both natural and man-made. During 2006, reservists remained on the front lines in the global war on terror, with over 1,000 serving on active duty, both home and abroad.

In recognition of the fact that the Reserve component has never been more vital and relevant than now, the Coast Guard Reserve remains among my top priorities and are vital for a Coast Guard – always ready for all hazards, all threats in the maritime domain."

- ADM Thad Allen Commandant ALCOAST 067/07

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